

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: _____ Case No.: 18-29961
Glenn Henry Enevoldsen and Margaret Ann Enevoldsen Judge: Michael B. Kaplan
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: May 11, 2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: WSW Initial Debtor: GHE Initial Co-Debtor: MAE

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 607.72* per month to the Chapter 13 Trustee, starting on June 1, 2020 for approximately 39 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

* plus amount paid in of \$ 11,415.00 through 5/4/2020.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: 95 Leffler Hill Road, Flemington, NJ

Proposed date for completion: 3-1-2021

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

Debtors are in trial payment plan that will run for 14 months from 1/31/2020 to 2/2/2021. They have made payments through April 2020 and plan to continue. Payments are \$2,465.78 per month inclusive of taxes and insurance. Servicer is SN Servicing. Plan may be amended again if permanent mortgage modification is granted.

Mr. Enevoldsen will surrender 2015 GMC Van to Huntington National Bank unless he is able to sell it on Notice of Private sale to creditors and trustee.

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ 2,465.78/m to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: SN Mortgage Servicing (See 1e.) (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,150 est.* as allowed
DOMESTIC SUPPORT OBLIGATION	no domestic support obligations	\$0.00
IRS 2017 tax	priority tax per 507 (a) (8)	\$ 4,882.00
IRS 2018 Tax	priority/administrative tax 507(a) (8)	\$ 6,024.55
(Note: IRS debt paid in plan per Court Order dated 7/24/2019. Balance due is \$10,906.55 exclusive of post petition interest)		*2,598.38 allowed in prior application and \$1,995.38 still due. Counsel will make application for hourly fees and costs. Counsel estimates application for additional \$2100 plus costs of \$ 50-\$60.

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
SN Servicing (for US Bank)	first mortgage on home	\$5,437.19 May be added to modification but Chapter 13 trustee should continue to make payment since modification is expected for Feb.2021	as allowed	\$5,437.19	\$ 2,465.78/m See Section 1e. above.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Huntington National Bank	2015 GMC Van	\$10,912.00	\$ 8,554.14

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Verizon	0.00	cell phone contract	assume and accept	0.00
Verizon	0.00	cell phone contract	assume and accept	0.00

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) debtor's counsel fees as allowed
- 3) secured claims
- 4) priority tax taxes 5. general unsecured claims without priority

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 8/22/2019.

Explain below **why** the plan is being modified:

debtors have not sold home, was offered trial payment plan to modify mortgage, debtor husband no longer needs 2015 GMC Van, debtor husband has full time, regular employment and is able to make mortgage and trustee payments

Explain below **how** the plan is being modified:

cease payment and surrender GMC Van to secured party, pay IRS, remove home sale provisions and obtain modification of mortgage, adequate protection payment to SN Servicing covers principal, interest taxes and insurance,

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

Mortgage trial plan payments are completed in February 2021.

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: May 11, 2020

/s/Glenn H. Enevoldsen
Debtor

Date: May 11, 2020

/s/Margaret Ann Enevoldsen
Joint Debtor

Date: May 13, 2020

/s/William S. Wolfson
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Glenn Henry Enevoldsen
Margaret Ann Enevoldsen
DebtorsCase No. 18-29961-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 41

Date Rcvd: May 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2020.

db/jdb +Glenn Henry Enevoldsen, Margaret Ann Enevoldsen, 95 Leffler Hill Road, Flemington, NJ 08822-2614

cr +Igloo Series IV Trust, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461

517800106 +Barclay Bank Delaware, 125 South West St., Wilmington, DE 19801-5014

517800107 +Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801

517800112 CMRE, 3075 Imperial Services Hwy, STE 200, Brea CA 08822-2614

517800114 +Credit One Corporate, 585 Pilot Road, Las Vegas, NV 89119-3619

517800115 Eric Lester Leinbach, Esquire, 1603 Butler Street, Easton, PA 18042-4748

517800116 +First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524

517800117 +Glenn Henry Enevoldsen, 95 Leffler Hill Road, Flemington, New Jersey 08822-2614

517800118 +Hunterdon County Tax, 71 Main St., Bldg 3B, Flemington, New Jersey 08822-1451

518551530 +Hunterdon Healthcare, 2100 Wescott Drive, Flemington, NJ 08822-4604

517800119 +Hunterdon Medical Center, 2100 Wescott Drive, Flemington, NJ 08822-4604

517800110 +Hunterdon Medical Center, c/o CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750

517800123 +KLM Law Group P.C., 216 Haddon Avenue, STE 406, Westmont, NJ 08108-2812

517800128 MERS, PO Box 2026, Flint, MI 48501-2026

517800129 +Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620

517818024 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Bankruptcy Department, PO Box 619096, Dallas, Texas 75261-9741)

517800130 +Nationstar Mortgage Holdings, Inc., 8950 Cypress Waters Blvd., Coppell, TX 75019-4620

517800131 +Pegasus Emergency Group, PO Box 791, Flemington, NJ 08822-0791

518551531 Premium Anesthesia, LLC, PO Box 29 Anesthesia Office, Oldwick, NJ 08858-0029

517800132 +Raritan TWP Tax Collector, One Municipal Drive, Flemington, NJ 08822-3446

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 15 2020 22:51:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

517800109 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 15 2020 22:58:10 Capital One, 1680 Capital One Drive, Mclean, VA 22102-3407

517800108 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 15 2020 22:57:29 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

517900717 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 15 2020 22:58:51 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

517800113 +E-mail/PDF: creditonebknofications@resurgent.com May 15 2020 22:57:34 Credit One Bank, ATTN: Bankruptcy, PO Box 98873, Las Vegas, NV 89193-8873

517800120 +E-mail/Text: bankruptcy@huntington.com May 15 2020 22:51:57 Huntington Natl Bk, Attn: Bankruptcy, PO Box 340996, Columbus, OH 43234-0996

517800121 E-mail/Text: sbse.cio.bnc.mail@irs.gov May 15 2020 22:51:26 Internal Revenue Service, PO Box 7346, Phila, Pa. 19101-7346

517800111 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 15 2020 22:58:49 Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850

517800124 +E-mail/Text: bncnotices@becket-lee.com May 15 2020 22:51:17 Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120

517905415 E-mail/PDF: resurgentbknofications@resurgent.com May 15 2020 22:57:38 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517865960 E-mail/PDF: MerrickBKNofications@Resurgent.com May 15 2020 22:57:17 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

517800126 E-mail/PDF: MerrickBKNofications@Resurgent.com May 15 2020 22:58:46 Merrick Bank, PO Box 5000, Draper, UT 84020-5000

517800127 +E-mail/PDF: MerrickBKNofications@Resurgent.com May 15 2020 22:58:01 Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001

517924055 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfolio recovery.com May 16 2020 10:20:46 Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541

517861590 +E-mail/Text: JCAP_BNC_Notices@jcap.com May 15 2020 22:52:09 Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999

517804459 +E-mail/Text: bankruptcy@huntington.com May 15 2020 22:51:57 The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

518552327 +E-mail/Text: bknofications@sncs.com May 15 2020 22:52:30 US Bank, NA, c/o SN Servicing Corp, 323 5th Street, Eureka, CA 95501, US Bank, NA, c/o SN Servicing Corp 95501-0305

518552326 +E-mail/Text: bknofications@sncs.com May 15 2020 22:52:29 US Bank, NA, c/o SN Servicing Corp, 323 5th Street, Eureka, CA 95501-0305

517800133 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com May 15 2020 22:50:28 Verizon, 1095 Ave. of The Americas, NY, NY 10036-6704

TOTAL: 20

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 41

Date Rcvd: May 15, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517800125 Margaret Ann Enevoldsen
517800122* Internal Revenue Service, PO Box 931000, Louisville, KY 40293-1000

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Eric L. Leinbach on behalf of Joint Debtor Margaret Ann Enevoldsen officel603@rcn.com,
lester532004@yahoo.com;ericleinbach@nni.net
Eric L. Leinbach on behalf of Debtor Glenn Henry Enevoldsen officel603@rcn.com,
lester532004@yahoo.com;ericleinbach@nni.net
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
NJ_ECF_Notices@mccalla.com, mcallaef@ecf.courtdrive.com
Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
phillip.raymond@mccalla.com, mcallaef@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee Et Al...
rsolarz@kmlawgroup.com
Sindi Mncina on behalf of Creditor Igloo Series IV Trust smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William S. Wolfson on behalf of Debtor Glenn Henry Enevoldsen wwolfsonlaw@comcast.net,
liza.wwolfsonlaw@comcast.net
William S. Wolfson on behalf of Joint Debtor Margaret Ann Enevoldsen wwolfsonlaw@comcast.net,
liza.wwolfsonlaw@comcast.net

TOTAL: 10